

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 25-10245-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kevin Patrick Carmichael  
266 Seton Hall Drive  
Paramus, NJ 07652

Social Security No.:

xxx-xx-1836

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 3/27/25  
Time: 08:30 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: February 13, 2025

JAN: dlr

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Kevin Patrick Carmichael  
Debtor

Case No. 25-10245-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Feb 13, 2025

Form ID: 132

Total Noticed: 31

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2025:**

Recip ID	Recipient Name and Address
db	+ Kevin Patrick Carmichael, 266 Seton Hall Drive, Paramus, NJ 07652-5648
520508100	+ PSE&G Bankruptcy Department, PO Box 14444, New Brunswick, NJ 08906-4444
520508097	+ Port Authority New York and New Jersey, Violations Processing Center, PO Box 15186, Albany, NY 12212-5186
520508104	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 13 2025 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 13 2025 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 13 2025 21:04:30	CAPITAL ONE AUTO FINANCE, A DIVISION OF CAPITAL ON, 4515 N SANTA FE AVE, OKLAHOMA CITY, OK 73118-7901
520508085	+ Email/PDF: AffirmBKNotifications@resurgent.com	Feb 13 2025 21:03:38	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520549777	Email/PDF: bncnotices@becket-lee.com	Feb 13 2025 21:04:25	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520508086	+ Email/PDF: bncnotices@becket-lee.com	Feb 13 2025 21:04:55	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
520508087	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 13 2025 20:52:10	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520508088	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 13 2025 20:52:59	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
520512114	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 13 2025 21:03:50	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520508089	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 13 2025 21:04:57	Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520508090	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 13 2025 21:05:03	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520508091	Email/Text: BNBLAZE@capitalsvcs.com	Feb 13 2025 20:54:00	First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
520508092	+ Email/Text: galaxybk@galaxylc.net		

District/off: 0312-2

User: admin

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520508093	+ Email/Text: GSBankElectronicBankruptcyNotice@google.com	Feb 13 2025 20:54:00	Galaxy International, 4730 South Ft Apache Rd Ste 300, Las Vegas, NV 89147-7947
520508094	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 13 2025 20:54:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
520508095	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 13 2025 20:55:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
520545483	+ Email/Text: RASEBN@raslg.com	Feb 13 2025 21:04:34	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203
520508096	+ Email/Text: netcreditbnc@enova.com	Feb 13 2025 20:54:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
520508098	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 13 2025 20:56:53	Netcredit/rb, Attn: Bankruptcy Dept, 175 W Jackson Blvd, Ste 1000, Chicago, IL 60604-2863
520508099	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Feb 13 2025 21:03:50	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfold, VA 23502
520548150	Email/Text: bnc-quantum@quantum3group.com	Feb 13 2025 20:54:00	Progressive, PO Box 31260, Tampa, FL 33631-3260
520508101	Email/Text: lawfirmTX@RAUSCHSTURM.com	Feb 13 2025 20:55:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
520508102	^ MEBN	Feb 13 2025 20:54:00	Rausch Sturm LLP, 300 N. Executive Dr, Ste 200, Brookfield, WI 53005
520508103	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 13 2025 20:46:33	Receivable Management Services. LLC, Attn: Bankruptcy, 240 Emery Street, Bethlehem, PA 18015-1980
520508105	+ Email/Text: bankruptcy@suncreditgroup.com	Feb 13 2025 20:56:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
520508106	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 13 2025 20:54:00	Sunrise Credit Services, Inc., Attn: Bankruptcy, Po Box 9004, Melville, NY 11747-9004
520508107	^ MEBN	Feb 13 2025 21:05:01	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
		Feb 13 2025 20:47:53	Toyota Financial Services, Attn: Bankruptcy, Po Box 259004, Plano, TX 75025-9004

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Lee Martin Perlman	on behalf of Debtor Kevin Patrick Carmichael ecf@newjerseybankruptcy.com mcdoher@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 4